

United States Bankruptcy Court
Western District of Washington

In re:
Philip P Burnell
Debtor

Case No. 20-10323-TWD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 23

Date Rcvd: May 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2020.

db	+Philip P Burnell, 17505 110th Lane SE, Renton, WA 98055-6480
cr	+Arvest Central Mortgage Company, 801 John Barrow Rd Stel, Little Rock, AR 72205-6511
cr	+MidFirst Bank, c/o McCarthy & Holthus, LLP, 108 1st Avenue South, Ste. 300, Seattle, WA 98104-2104
cr	+Toyota Motor Credit Coporation, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
956780955	+Arvest Central Mortgage, 801 John Barrow Road, Suite 1, Little Rock, AR 72205-6511
956780957	+BMW Bank of North America, Post Office Box 660545, Dallas, TX 75266-0545
956821090	+Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
956780964	+Midland Mortgage, Post Office Box 26648, Oklahoma City, OK 73126-0648

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QNLJAMES.COM May 07 2020 06:03:00	Nancy L James, 15008 63rd Dr SE, Snohomish, WA 98296-4213
smg	+EDI: WADEPREV.COM May 07 2020 06:03:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
956780954	+EDI: AMEREXPR.COM May 07 2020 06:03:00	American Express, P.O. Box 981535, El Paso, TX 79998-1535
956780956	+EDI: BANKAMER.COM May 07 2020 06:03:00	Bank of America, Post Office Box 982238, El Paso, TX 79998
956780960	+EDI: CITICORP.COM May 07 2020 06:03:00	Citi, Processing Center, Des Moines, IA 50363
956780958	+EDI: CAPITALONE.COM May 07 2020 06:03:00	Capital One, Attn: Bankruptcy Department, Post Office Box 30285, Salt Lake City, UT 84130-0285
956780961	+EDI: DISCOVER.COM May 07 2020 06:03:00	Discover Financial Services, Post Office Box 3025, New Albany, OH 43054-3025
956780962	+EDI: IRS.COM May 07 2020 06:03:00	IRS, Centralized Insolvency Oper., Post Office Box 7346, Philadelphia, PA 19101-7346
956780959	+EDI: JPMORGANCHASE May 07 2020 06:03:00	Chase, Post Office Box 15298, Wilmington, DE 19850
956780963	+E-mail/Text: bk@lendingclub.com May 07 2020 02:09:41	Lending Club Corporation, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
956780965	+E-mail/Text: bankruptcy@prosper.com May 07 2020 02:09:43	Prosper Marketplace, Inc., 221 Main Street, Suite 300, San Francisco, CA 94105-1909
956780966	+EDI: RMSC.COM May 07 2020 06:03:00	SYNCB/Sam's, Attn: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
956780967	+EDI: TFSR.COM May 07 2020 06:03:00	Toyota Motor Credit, Post Office Box 8026, Cedar Rapids, IA 52408
956780968	+EDI: USBANKARS.COM May 07 2020 06:03:00	US Bank, 800 Nicollet Mall, Minneapolis, MN 55402
956793353	+EDI: WADEPREV.COM May 07 2020 06:03:00	WA Department of Revenue, 2101 4th Ave Suite 1400, Seattle, WA 98121-2300

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2020 at the address(es) listed below:

Lance E Olsen on behalf of Creditor MidFirst Bank bknotice@mccarthyholthus.com
Nancy L James njamestrustee@outlook.com, njames@ecf.axosfs.com
Rochelle Shuffield on behalf of Debtor Philip P Burnell rochelle@shuffieldlaw.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Philip P Burnell</u>	Social Security number or ITIN	xxx-xx-9696
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Western District of Washington			
Case number: 20-10323-TWD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Philip P Burnell

5/6/20**By the court:** Timothy W. Dore
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.